



United States Bankruptcy Court Northern District of Illinois										Voluntary Petition																						
Name of Debtor(if individual, enter Last, First, Middle): Calvadores, Norlita					Name of Joint Debtor (Spouse) (Last, First, Middle):																											
All Other Names used by the debtor in the last 8 years (include maiden and trade names):					All Other Names used by the joint debtor in the last 8 years (include maiden and trade names):																											
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 0487					Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):																											
Street Address of Debtor (No. & Street, City and State): 130 Northern Terrace Island Lake, Illinois 60042					Street Address of Joint Debtor (No. & Street, City and State):																											
ZIP CODE					ZIP CODE																											
County of Residence or of the Principal Place of Business: Lake					County of Residence or of the Principal Place of Business:																											
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):																											
ZIP CODE					ZIP CODE																											
Location of Principal Assets of Business Debtor (if different from street address above):					ZIP CODE																											
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (<i>the Internal Revenue Code</i>).		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. §101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13																												
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See See Official Form 3A. <input type="checkbox"/> Filing Fee Waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Nature of Debts (check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																														
		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. §101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. §101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925.																														
		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors in accordance with 11 U.S.C. § 1126(b).																														
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds for distribution to unsecured creditors										THIS SPACE FOR COURT USE ONLY																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Estimated number of Creditors</th> <th>1-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1,000-5,000</th> <th>5,001-10,000</th> <th>10,001-25,000</th> <th>25,001-50,000</th> <th>50,001-100,000</th> <th>OVER 100,000</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </tbody> </table>											Estimated number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Form B1, p.2 (04/13)

BlumbergExcelsior, Inc., Publisher, NYC 10013

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Calvadores, Norlita	
All prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:		Case Number	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District		Relationship:	Judge:
<div style="text-align: center; font-weight: bold;">Exhibit A</div> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made part of this petition.		<div style="text-align: center; font-weight: bold;">Exhibit B</div> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. <div style="display: flex; justify-content: space-between;"> <div> Gerald Rinella Signature of Attorney for Debtor(s). </div> <div> 09/22/2015 Date: </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.			
Information Regarding the Debtor-Venue			
(Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.			
Certification by a Debtor Who Resides as a Tenant of Residential Property			
(Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
Name of landlord that obtained judgment:			
Address of landlord:			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. & 362(1)).			



Form B1, p.3 (04/13)

BlumbergExcelsior, Inc., Publisher, NYC 10013

<p>Voluntary Petition (This page must be completed and filed in every case)</p>	<p>Name of Debtor(s): Calvadores, Norlita</p>
<p>Signatures</p>	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter title 11, United States Code, specified in this petition.</p> <p>X <u>Norlita Calvadores</u> Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) _____ Date <u>09/22/2015</u></p>	<p>Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p><u>09/22/2015</u> Date</p>
<p>Signature of Attorney</p> <p>X <u>Gerald Rinella</u> Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Gerald Rinella Firm Name Attorney at Law Address 1410 E. Rosita Drive Palatine, Illinois 60074 Telephone Number 847-359-4800 Date 09/22/2015</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. §110.) Address</p> <p>X _____ Date 09/22/2015</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p>
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>Date <u>09/22/2015</u></p>	



UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: Calvadores, Norlita

Debtor(s) Case No.

(If known)

EXHIBIT "C" If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.

EXHIBIT "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if neccessary):

None

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

None



UNITED STATES BANKRUPTCY COURT

Northern **District of** Illinois

In re Calvadores, Norlita

Case No.

Debtor(s)

(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Calvadores, Norlita

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose any filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*



☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Norlita Calvadores

Calvadores, Norlita

Date: 09/22/2015

**UNITED STATES BANKRUPTCY COURT** Northern**DISTRICT OF** Illinois

In re: Calvadores, Norlita

Debtor(s) Case No.
Chapter 7**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	x	1	90000.00		
B - Personal Property	x	6	47234.00		
C - Property Claimed as Exempt	x	1			
D - Creditors Holding Secured Claims	x	1		80000.00	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	1		204,930.56	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	1			
I - Current Income of Individual Debtor(s)	x	2			2089.78
J - Current Expenditures of Individual Debtor(s)	x	3			2645.36
Total Number of Sheets of All Schedules		18			
Total Assets			137234.00		
Total Liabilities				284930.56	



Form B6, S2, (12/13)

BlumbergExcelsior, Inc., Publisher, NYC 10013

**United States Bankruptcy Court
District Of Illinois**

Northern
In re: Calvadores, Norlita

Debtor(s) Case No.
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I Line 12)	\$ 2,089.78
Average Expenses (from Schedule J, Line 22)	\$ 2,645.36
Current Monthly Income (from Form 22A Line 12; OR Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,523.00

State the following:

1. Total from Schedule D, "Unsecured Portion, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 204,930.56
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)		\$ 204,930.56



Form B6 A (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
single family residence located at 130 Northern Terrace, Island Lake, Illinois 60042	fee simple ownership		90,000.00	80,000.00
Total ->			\$90,000.00	(Report also on Summary of Schedules)



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		none		0.00
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		checking account with Fifth Third Bank		200.00
03 Security Deposits with public utilities telephone companies landlords and others.		none		0.00
04 Household goods and furnishings including audio video and computer equipment.		computer, CD player, TV, stereo receiver, VCR, turntable, used furniture located in residence		500.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.		miscellaneous CD's, records, and books all of ordinary value		100.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				800.00

Continuation sheets attached



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
06 Wearing apparel.		usual items of wearing apparel located in home		100.00
07 Furs and jewelry.		costume jewelry		50.00
08 Firearms and sports photographic and other hobby equipment.		none		0.00
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		none		0.00
10 Annuities. Itemize and name each issuer.		none		0.00
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).		none		0.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				950.00

Continuation sheets attached



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.		IRA with PrimeAmerica P.O. Box 9662 Providence, RI 02940		36,584.00
13 Stock and interest in incorporated and unincorporated businesses. Itemize.		none		0.00
14 Interest in partnerships or joint ventures. Itemize.		none		0.00
15 Government and corporate bonds and other negotiable and non-negotiable instruments.		none		0.00
16 Accounts receivable.		none		0.00
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.		none		0.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				37,534.00

Continuation sheets attached



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.		none		0.00
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.		none		0.00
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.		none		0.00
22 Patents copyrights and other general intellectual property. Give particulars.		none		0.00
23 Licenses franchises and other general intangible. Give particulars.		none		0.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				37,534.00

Continuation sheets attached



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.		none		0.00
25 Automobiles trucks trailers and other vehicles and accessories.		2006 Honda Odyssey		9,700.00
26 Boats motors and accessories.		none		0.00
27 Aircraft and accessories.		none		0.00
28 Office equipment furnishings and supplies.		none		0.00
29 Machinery fixtures equipment and supplies used in business.		none		0.00
30 Inventory.		none		0.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				47,234.00

Continuation sheets attached



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31 Animals.		none		0.00
32 Crops-growing or harvested. Give particulars.		none		0.00
33 Farming equipment and implements.		none		0.00
34 Farm supplies chemicals and feed.		none		0.00
35 Other personal property of any kind not already listed. Itemize.		none		0.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				47,234.00

Continuation sheets attached



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
single family residence located at 130 Northern Terrace, Island Lake, Illinois 60042	735 ILCS 5/12-901 Homestead	15,000.00	90,000.00
IRA with PrimeAmerica P.O. Box 9662 Providence, RI 02940	735 ILCS 5/12-1006 Retirement Funds	36,584.00	36,584.00
2006 Honda Odyssey	735 ILCS 5/12-1001(c) Motor Vehicle	6,400.00	9,700.00
	735 ILCS 5/12-1001(b) equity interest in any other property		

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



Form B6 D (12/07)

Document Page 17 of 45
Bloomberg, Inc., Publisher, NYC 10013

In re: Calvadores, Norlita

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C #		[	VALUE \$ 90,000.00	80,000.00	0.00	
Susan Balverde P.O. Box 1217 Melrose Park, IL 60161-121			Claim incurred September 2012; mortgage loan secured against debtor's current residence; fmv of home is \$90,000			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
Subtotal -> (Total of this page)				80,000.00	0.00	
Total ->				80,000.00	0.00	

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

(Report total also on
Summary of Schedules)(If applicable,
Report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$12,475* per employee, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$6150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
Claims of individuals up to \$2775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Alimony, Maintenance, or Support**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such child, or a governmental unit whom such a domestic support claim was assigned to the extent provided in U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2016, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO. (See Instructions)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY		C U D *
					AMT NOT ENTITLED TO PRIORITY, IF ANY		
				Total ->			
					Total ->		
Continuation Sheets attached.				Subtotal -> (Total of this page)			
(Use only on last page of the completed Schedule E. (Report total also on Summary of Schedules.)				Total ->			
(Use only on last page of the completed Schedule E.) If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				Total ->			



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Calvadores, Norlita

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
0282 BBY/CBNA P.O. Box 6497 Sioux Falls, SD 57117		[			1,975.00
9297 Bank of America P.O. Box 851001 Dallas, TX 75285-1001		[	2011- 2013 credit card account used for miscellaneous living expenses, computer, sewing maching (both sold to pay bills)		10,300.71
5537 Best Buy Credit Services P.O. Box 688910 Des Moines, IA 50368-8910			2012- 2013 credit card account used for purchase of Bose Sound System (\$400), speaker, computer (since sold to pay bills)		1,724.34
1100 Capital One P.O Box 30281 Salt Lake City, UT 84130		[			305.00
7439 Chase Bank P.O. Box 9001020 Louisville, KY 40290-1020		[	08-09 debt incurred; home equity line of credit against 822 Flowers Ave., Streamwood, IL forelcosed; used to pay bills		34,795.00
9418 Nationstar Mortgage P.O. Box 650783 Dallas, TX 75265-0783		[	1999 1st mortgage secured against debtor's previous residence at 822 Flowers Ave., Streamwood, IL 60107; foreclosed		155,830.51
Subtotal					\$ 204,930.56
Total					\$ 204,930.56

continuation sheets attached.

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)



Form B6 G (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: ^{Debtor(s)}Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Berea LLC 805 E. Huron Drive Spokane, WA 99208	debtor co-signed lease for son for housing while he attends college at Moody Bible Institute



Form B6 H (12/07)

In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS☒ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



BlumbergExcelsior, Inc., Publisher, NYC 10013

Fill in this information to identify your case:

Debtor 1 Calvadores, Norlita

Debtor 2

(Spouse if filing)

United States Bankruptcy Court for the:

Northern

District of Illinois

Case number

(If known)

Check if this is:

☐ A supplement showing chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:

Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Employment status

Debtor 1

☒

Employed

☐

Not Employed

Debtor 2 or non-filing spouse

☐

Employed

☐

Not Employed

Include part-time, seasonal, or self-employed work.

Occupation

medical tech

Occupation may include student or homemaker, if it applies.

Employer's name

Alexian Brothers Hea

Employer's address

600 Biesterfiled Ro
Elk Grove Village,

How long employed there?

17 months

Part 2:

Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions

(before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$

2426.00

\$

3. Estimate and list monthly overtime pay.

3. + \$

127.00

+ \$

4. Calculate gross income. Add line 2 + line 3.

4. \$

2553.00

\$

0.00



Debtor 1 Calvadores, Norlita

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 2553.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 358.88	
5b. Mandatory contributions for retirement plans	5b. \$	\$
5c. Voluntary contributions for retirement plans	5c. \$ 104.34	\$
5d. Required repayments of retirement fund loans	5d. \$	\$
5e. Insurance	5e. \$	\$
5f. Domestic support obligations	5f. \$	\$
5g. Union dues	5g. \$	\$
5h. Other deductions. Specify	5h. +\$	\$
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h	6. \$ 463.22	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2089.78	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession or farm		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$	\$
8b. Interest and dividends	8b. \$	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$	\$
8d. Unemployment compensation	8d. \$	\$
8e. Social Security	8e. \$	\$
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	8f. \$	\$
Specify:		
8g. Pension or retirement income	8g. \$	\$
8h. Other monthly income. Specify:	8h. +\$	+\$
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$
10. Calculate monthly income. Add line 7 + line 9.		
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2089.78	\$ 0.00
11. State all other regular contributions to the expenses that you list in Schedule J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify:		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		
	12. \$ 2089.78	
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

**Fill in this information to identify your case:**

Debtor 1 Calvadores, Norlita

Debtor 2

(Spouse if filing)

United States Bankruptcy Court for the:

Northern District of Illinois

Case number

(If known)

Check if this is:

☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household
Official Form B 6J**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:**Describe Your Household****1. Is this a joint case?**
☒
No Go to line 2.
☐
Yes. Does Debtor 2 live in a separate household?
☐
No
☐
Yes. Debtor 2 must file a separate Schedule J.**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐
No
☒
Yes. Fill out information for each dependant
Dependents relationship to Debtor1 or Debtor2**Dependents age**

Does dependant live with you?

son

18

☒
Yes
☐
No
☐
Yes
☐
No
☐
Yes
☐
No
☐
Yes
☐
No**3. Do your expenses include expenses of people other than yourself and your dependents?**
☒
No
☐
Yes**Part 2:****Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)



Debtor 1 Calvadores, Norlita

Case number (If known)

		Your expenses
4.	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$ 1010.00
	If not included in line 4:	
	4a. Real estate taxes	4a. \$ 183.33
	4b. Property, homeowner's, or renter's insurance	4b. \$
	4c. Home maintenance, repair, and upkeep expenses	4c. \$
	4d. Homeowner's association or condominium dues	4d. \$
5.	Additional mortgage payments for your residence, such as home equity loans	5. \$
6.	Utilities:	
	6a. Electricity, heat, natural gas	6a. \$ 122.00
	6b. Water, sewer, garbage collection	6b. \$ 44.47
	6c. Telephone, cell phone, internet, satellite, and cable services	6c. \$ 148.22
	6d. Other, Specify:	6d. \$
7.	Food and housekeeping supplies	7. \$ 250.00
8.	Childcare and children's education costs	8. \$ 100.00
9.	Clothing, laundry, and dry cleaning	9. \$ 27.00
10.	Personal care products and services	10. \$ 7.50
11.	Medical and dental expenses	11. \$ 0.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 367.23
13.	Entertainment, clubs, recreation, newspapers, magazines and books	13. \$ 0.00
14.	Charitable contributions and religious donations	14. \$ 0.00
15.	Insurance.	
	Do not include insurance deducted from your pay or included in lines 4 or 20.	
	15a. Life insurance	15a. \$ 0.00
	15b. Health insurance	15b. \$ 0.00
	15c. Vehicle insurance	15c. \$ 50.95
	15d. Other insurance. Specify: comcast cable and internet	15d. \$ 75.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ 183.33
17.	Installments or lease payments:	
	17a. Car payments for vehicle 1	17a. \$
	17b. Car payments for vehicle 2	17b. \$
	17c. Other. Specify:	17c. \$
	17d. Other. Specify:	17d. \$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18. \$
19.	Other payments you make to support others who do not live with you. Specify:	19. \$



Debtor 1 Calvadores, Norlita

Case number (If known)

Your expenses**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$
20b. Real estate taxes	20b. \$
20c. Property, homeowner's, or renter's insurance	20c. \$
20d. Maintenance, repair, and upkeep expenses	20d. \$
20e. Homeowner's association or condominium dues	20e. \$
20f. Other	

\$

\$

\$

\$

21. Other. Specify:

21. +\$

**22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses.**

22. \$ 2645.36

23. Calculate your monthly net income:

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22 above.

23c. Subtract your monthly expenses from your monthly income.

23a. \$ 2089.78

23b. -\$ 2645.36

The result is your monthly net income.

23c. \$ -555.58

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

**Fill in this information to identify your case:**

Debtor 1 Calvadores, Norlita

Debtor 2

(Spouse if filing)

United States Bankruptcy Court for the:

Northern District of Illinois

Case number

(If known)

Check if this is:

☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household
Official Form B 6J**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:**Describe Your Household****1. Is this a joint case?**
☒
No Go to line 2.
☐
Yes. Does Debtor 2 live in a separate household?
☐
No
☐
Yes. Debtor 2 must file a separate Schedule J.**2. Do you have dependents?**
☒
No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐
Yes. Fill out information for each dependant
Dependents relationship to Debtor1 or Debtor2**Dependents age**

Does dependant live with you?

☐
Yes
☐
No
☐
Yes
☐
No
☐
Yes
☐
No
☐
Yes
☐
No**3. Do your expenses include expenses of people other than yourself and your dependents?**
☐
No
☐
Yes**Part 2:****Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Debtor 1 Calvadores, Norlita

Case number (If known)

		Your expenses	
4.	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$	2675.00
	If not included in line 4:		
	4a. Real estate taxes	4a. \$	
	4b. Property, homeowner's, or renter's insurance	4b. \$	
	4c. Home maintenance, repair, and upkeep expenses	4c. \$	
	4d. Homeowner's association or condominium dues	4d. \$	
5.	Additional mortgage payments for your residence, such as home equity loans	5. \$	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a. \$	200.00
	6b. Water, sewer, garbage collection	6b. \$	85.00
	6c. Telephone, cell phone, internet, satellite, and cable services	6c. \$	125.00
	6d. Other, Specify: cable	6d. \$	200.00
7.	Food and housekeeping supplies	7. \$	500.00
8.	Childcare and children's education costs	8. \$	
9.	Clothing, laundry, and dry cleaning	9. \$	500.00
10.	Personal care products and services	10. \$	
11.	Medical and dental expenses	11. \$	200.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	237.50
13.	Entertainment, clubs, recreation, newspapers, magazines and books	13. \$	
14.	Charitable contributions and religious donations	14. \$	100.00
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. \$	46.75
	15b. Health insurance	15b. \$	
	15c. Vehicle insurance	15c. \$	160.00
	15d. Other insurance. Specify:	15d. \$	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$	
17.	Installments or lease payments:		
	17a. Car payments for vehicle 1	17a. \$	
	17b. Car payments for vehicle 2	17b. \$	
	17c. Other. Specify:	17c. \$	
	17d. Other. Specify:	17d. \$	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18. \$	
19.	Other payments you make to support others who do not live with you. Specify:	19. \$	



Debtor 1 Calvadores, Norlita

Case number (If known)

Your expenses**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$
20b. Real estate taxes	20b. \$
20c. Property, homeowner's, or renter's insurance	20c. \$
20d. Maintenance, repair, and upkeep expenses	20d. \$
20e. Homeowner's association or condominium dues	20e. \$
20f. Other	

\$

\$

\$

\$

21. Other. Specify:

21. +\$

**22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses.**

22. \$ 5029.25

23. Calculate your monthly net income:

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22 above.

23c. Subtract your monthly expenses from your monthly income.

23a. \$ 1731.66

23b. -\$ 5029.25

The result is your monthly net income.

23c. \$ -3297.59

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:



Form 7 Stmt of Financial Affairs (04/13) BlumbergExcelisior, Inc., Publisher, NYC 10013

STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
Northern DISTRICT OF Illinois

In re: Calvadores, Norlita

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, owner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

NONE

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
19195.24	2015 year to date gross income from employment as a medical technician
21187	2014 gross income from employment as medical technician
12313.00	2013 gross income earned from employment as a medical technician

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceeding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
23226.00	2013-2014 unemployment compensation

03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL OWNING	NAME AND ADDRESS OF CREDITOR	PAYMENT DATES	AMOUNT PAID
0.00	Gregory Fritz (son's housing)	6/30/15	\$535
	Berea LLC, 805 E. Huron Dr.,	7/31/15	\$1,550
	Spokane, WA 99208	9/15	\$1,092
	Firestone (car repair)		

03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$6,225*. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL OWNING	NAME AND ADDRESS OF CREDITOR	PAYMENT DATES	AMOUNT PAID
	none		

03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

500	Susan Balverde ⁸⁰⁰⁰⁰ P.O. Box 1217 Melrose Park, IL 60161-1217 debtor's aunt	October 19, 2013
-----	--	---------------------

500

Susan Balverde
P.O. Box 1217
Melrose Park, IL 60161-1217

debtor's aunt

500

Susan Balverde
P.O. Box 1217
Melrose Park, IL 60161-1217

December 29,
2013

debtor's aunt

NONE

04A SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF PROCEEDING	COURT & LOCATION	STATUS OR DISPOSITION
Nationstar Mortgage LLC v. Norlita Calvadores and Michael Cusi	foreclosure	Circuit Court of Cook County - Chancery Division	Judgement entered, property sold, Sheriff's sale approved, order of possession entered

NONE

04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF SEIZURE	NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DESCRIPTION AND VALUE OF PROPERTY
-----------------	--	-----------------------------------

none

NONE

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF
REPOSSESSION, FORECLOSURE
SALE, TRANSFER OR RETURN

NAME AND ADDRESS OF CREDITOR OR
SELLER

DESCRIPTION AND VALUE OF
PROPERTY

7/31/2014

Nationstar Mortgage LLC
P.O. Box 650783
Dallas, TX 75265-0783

residence at 822 Flowers
Avenue, Steamwood, IL 60107

NONE

06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF
ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT
OR SETTLEMENT

none

NONE

06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

DATE OF ORDER

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF
COURT

DESCRIPTION AND VALUE OF
PROPERTY

none

NONE

07 GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF GIFT

NAME AND ADDRESS OF PERSON OR
ORGANIZATION

RELATIONSHIP TO
DEBTOR IF ANY

DESCRIPTION AND VALUE OF GIFT

none

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF LOSS	DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCE AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS
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none

09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	-----------------	--

Gerald Rinella Attorney 1410 E. Rosita Drive Palatine, Illinois 60074	November 2014	\$1,800
--	---------------	---------

10A OTHER TRANSFERS

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

6/30/2015	\$2,085 was paid to landlord for housing for benefit of son to attend college at Moody Bible Institute	
-----------	--	--

10B OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

none

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
America United Bank 321 W. Golf Road Schaumburg, Illinois 60196	checking account; final balance amount \$200	closed January 2014

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF TRANSFER OR SURRENDER, IF ANY	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAME AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS
---------------------------------------	--	--	-------------------------

none

13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF SETOFF	NAME AND ADDRESS OF CREDITOR	AMOUNT OF SETOFF
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none

14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

none

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

130 Northern Terrace Island Lake, IL 60042		July 2013
---	--	-----------

NONE
X

16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE
X

17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

DATE OF NOTICE	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DESCRIPTION ENVIRONMENTAL LAW
----------------	-----------------------	-------------------------------------	-------------------------------

	none		
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NONE
X

17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

DATE OF NOTICE	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DESCRIPTION ENVIRONMENTAL LAW
----------------	-----------------------	-------------------------------------	-------------------------------

	none		
--	------	--	--

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

DOCKET NUMBER	NAME AND ADDRESS OF GOVERNMENT UNIT	STATUS OR DISPOSITION
---------------	-------------------------------------	-----------------------

none

NONE

18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Tax ID#	NAME	BEGINNING AND ENDING DATES	ADDRESS	NATURE OF BUSINESS ADDRESS
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none

NONE

18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

NAME	ADDRESS
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none



B8 (Official Form 8) (12/08)

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UNITED STATES BANKRUPTCY COURT

In re Calvadores, Norlita

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Susan Balverde	Describe Property Securing Debt: real estate 130 Northern Terrace
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other, Explain	
Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other, Explain	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 3 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other, Explain	
Property is (check one): <input type="checkbox"/> <input type="checkbox"/> Not claimed as exempt	



B8 (Official Form 8) (12/08)

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO
Property No. 2 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO
Property No. 3 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO
Property No. 4 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
Property No. 5 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO
Property No. 6 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO
Property No. 7 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicated my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 09/22/2015

Norlita Calvadores
Signature of Debtor

Signature of Joint Debtor



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3085W Stmt of Comp.:
Rule 2016(b) (12-95)

UNITED STATES BANKRUPTCY COURT Northern **DISTRICT OF** Illinois

In re: Calvadores, Norlita

Debtor(s) Case No. (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$	1500.00
(b) prior to filing this statement, debtor(s) have paid	\$	1500.00
(c) the unpaid balance due and payable is	\$	0.00
- (3) \$ 349.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

Respectfully submitted,
Gerald Rinella

Attorney for Petitioner
Gerald Rinella

Attorney's name and address
attorney at law 1410 E. Rosita Drive, Palatine, IL 60074



3092 - Verification of Creditor Matrix, 12/95 Blumberg Excelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: Calvadores, Norlita

Case No.
Debtor(s)
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: _____

Debtor Norlita Calvadores
Calvadores, Norlita

Debtor _____



Unsworn Declaration SFA (04/13) Blumberg's Law Products, Inc., Publisher, NYC 10013

In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

Signature Norlita Calvadores
Calvadores, Norlita

Date

Signature _____

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by U.S.C. §110(c)).

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date 09/22/2015

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY
Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and 3571.



Form B6 Cont. (12-07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Calvadores, Norlita

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 2.)

Date _____

Signature Norlita Calvadores

Calvadores, Norlita

Debtor

Date _____

Signature _____

(Joint Debtor, if any)

(If joint case, both spouses must sign.)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address:

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Property Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration Under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designated for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once.

A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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